ARE MIRACLES TRUE?

Famous Divines Answer Questions That Have

PERPLEXED DEVOUT MINDS.

Rev. Howard MacQueary Makes It All Plain-it Heber Newton Thinks Living Like Christ is True Religion-Moral and spiritual Truth.

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some young lady friends of mine who ough professing christians, and been led though processing christians, and see the by the sermons and writings of certain emission divises of our day to doubt many thodox durings and crooks recently deputing one of their number to write to those disting restain gentlemen a letter propoundg the following questions. Are the miracles of Christ lifetally, true

If not the Jesus delude the people, and im-

It we reget any part of the scriptures an liferal truth mest we not reject all. And if we reject the whole scriptries as mythical must we not neget every seminance of

the hope of nenetiting others, assailed, like themselves by dispessing religion denote, my har young friends mave kindly pender of the result has to publish the ap-pender of exercise to their letters of inquiry. Growner Williston Christian. KIV, HOWARD STOCKED MANES IT ALL PLAIN for. Howard MacQueery, the distin-guistics Episcopaline divine of Canton (Mino, now unner discipline for denying the threman both of Christ, writes, as follow-CONTON, ORBO, THEY 25: 1801.

Dear Mes— The object you broken Mes— The object you broken is so important and the eaching that it is difficult to an over it satisfactority within any personable bounds of line and space, but I will willingly suggest to you pertain ines of thought bearing upon the important quotions you have asked me.

First let me ask you to read Frederick Roberton is words quoted in the prefire to the arist ention of me. "Evolution of Man and Christianity," where he speaks of holding fast to the graind fundimarks of morality and practical religion amid all holds that attack the soil. There is no secressity for the atmodument of the Herital essence of Christianity, even if the tidde were compiled by mixmown and

we release any part of the direction must we not re-derates in any other case

large been over the ground on which you must do is organs; the fact that the Ribers of more of him, books written by different mathers at different filmes. It is a literature and a single book, Hence one partners not a single book, Hence one partners be false and mother true. Then you must ask which are must be false the mother true. Then you must ask which are must have the false Who who this book, who that I may book on evolution I show that Pani wrote ten of the epistless afterinated to him. Here is solid ground, for from these writings alone we can frame a tolerably perfect life of Jesus, and may bear the important precepts of Christiannia.

"Herbitics" I show also that in the "avoidation of show also the thought not written in their present form by Matthew. Mark, Lake and John, we on pessels contain Christ's traching in substitute and a correct recent of His lites chief events. These is established by a num ber of first and second century writers after

What is true of the New Testament is e of the Old. It consists of many books ay parts, of anequal value. Their value be determined only to stanting the kers you would any other work. But the moral and spiritual teachings of scrip Pure ite on the surface, and are independen of all questions of the date and authorships several books. You might let such stions entirely alone, and yet get all the restment your soul needs from the

hope you see now why Leonsider some arts of the a riptures of comparatively lit-imperiment, while I accept other part-true. The one is authorite, the other not This book is rathered and intrinsically cred-tion, the other is not. Pand's character is superior to Ascal mi's. The sermon on the mount is better than the Book of Judges

You ask are the miracles of Christ ing time or not." If not did Jesus de the postule or not." I answer most of curvelve are "dermily true." mis Jesus he ervatest incarnation of the divisathat ever walked the earth. Most of a traces recorded in the New Testa area area, and if you will read such as by Tunce "Influence of the Mind the Best," or Charles Barrow's year on Fettons of Mental Healing. Medical source has always recog wise the body, and many disease are due to mental causes.

All such discusses may be cured by such the ites as Jesus is said to have only, faith in one's own pow-te personality of another, a great for instance. The records of the at a first. The raisings from true of feeding the 5000, walking magnified into superautural ones. think this combiful read Dr. Andrew D. White's excellent articles on "Miracles and Medicine" in the Popular Science Monthly for May and June, especially what he says

Francis Xavier.
This brings me to the second question—amely: If the miracles are not literally true, was Jesus an impostor deluding the

people! No more, I answer, than Francis Xavier, to whom we reattributed, after his death, miracles that he never wrought. Itself-less himself written these accounts of miracles, and pained them off as really supernatural actions when they were not, then he would have been an impostor. But he did not do this—others did it for him, or rather they did so in one or two in-stances. Mark this carefully! Only in the case of the ressurrection of Laganus and of the widow of Nain's son, the feeding of the 500 and the walking on the sea, making only four instances in all, are miracies that apparent exaggerations attributed to

If you were to read the spurious gospels referred to in my chapter on the "Docu-ments," you would be surprised that the early Christians should have separated the early Christians should have separated the false and the true events as well as they and. The spurious gospels attribute scores of the absurdest miracles to Jesus, while our gospels have, at most only a half dozen. The account of Christ's virginal birth and bodily resurrection are later additions to the history—written probably about seventy five or one hundred years after his death. St. Paul in I. Comminium, xv. com Episcopal burnal services, tells of a spiritual resurrection an appearance in a spiritual form of Jesus and ourselves—and he says nothing about the virgin birth, which he would doubtless have done had it been reported in his day, e done had it been reported in his day, een a fact. He wrote this epistle about the free years after Christ's death, and score long before the Gospels were

machs according to this view!" I by that they show the high estimation on Jesus was held by his disciples. which lesus was held by his disciples as had not been a very worsherful character they would not have mannifed his ural works into miracles, nor would they entiributed to him miracles which he not perform. Only great characters surrounded with a halo of legend and are, and all great characters in all ages of Washington, are or dentilized.

fills is the real value of these stories, and new much it speaks for the master. Believe me, if you will study the Bride as here indireanquility of a smooth glass-like summer sea. Praying that you may find that pence, which, in the words of the scripture, passeth all understanding, I am very HOWARD MACQUIARY

polici. Howard MacQuiara.

II. Here Sewion Thinks Laving Lake course is inclicion.

Reg. 13. Here Newton of New York, function as a public trator, has of late years become very wheely known in religious and literary circles all over this country, and his sermous and writings have been extensively quoted on every hand. He has recent; been particularly prominent by reason of his active participation with other cents, been particularly prominent by rea-son of his active participation with other distinguished elergymen and many promi-nent entrems in other walks of line, in an effort to seeme a better and purer muni-cipal government for the city of New York, a movement which he originated by sug-gestion it in one of his sermons. He has lately been giving uttorance to certain views which the ecclesiastical authorities of the Episcopal church of which he has long been a valued minister, deem not inaccordance with the tenets of their faith, and themefore here ical. Consequently be well soon be summared before a church fribunal to answer charges of hereey. His appended:

HAST TAMPTON N. Y., July 31, 1891. Draw Miss—In reply to the questions you ask me I would say that in the Bible is inspired which aspires; i.e.. That which is meral and specifical truth. The Bible is the record of real revelations to men of our which came by inspiration within from the spiric of God. The truths revealed by inspiration are truths for life—moral and spiritual truths. These truths are recorded by men—imperfect beings—in books. They are mingled with the adeas of the writer and with some meent history. The latter is the one, Smell it and get out the mineral. The spiritual sense can always do this.

when you get out a great truth you know it at once by the spiritual sense. The whole lible is for these scattered gettes.

The Bible leads up to Jesus and Hissmoral and spiritual truth-life. Trust this truth-left of the state of the Christian religion. It is not complicated by any questions of Biblical criticisms. No matter who wrote any beside no matter how many mistakes it holds; this is sure. The life of Christ is our pattern of life and our conclution of the Heavenix Father. Trust on of the Heavenly Father.

and follow that: Christ's miracles stand or fall without Unrist's miracles stand or fail without Himself. Such an one must have peculiar power. He had. Never mind difficulties about any special miracles. He is the miracle. His wonderful works were natural to Him as they must be to us if we could live as He lived. The reports of His wonders may be twisted in reporting. Never mind. Be sure that he is the real wonder a circles may. -a sinless man. Trust and follow Him. You see it is all sammed up in this-Christ's life. Everything else is secondary. Clarke's "Thomas Didymus." Yours trui R. Henen Newtox.

Ohio's Big Gas Well.

Findlay was a small and almost unknown town when gas was struck. It took a year for the news of the wonderful discoveries to spread, and it was not till 1886, when the great Karg well, with a capacity of 15,000,000 cubic feet daily, was struck, that the attention of the public was arrested by the developments and possibilities at Find-

The great Karg well was discovered on Jan. 20, 1886, by a boring of 1,144 feet. The gas was conducted 48 feet above the ground through a 6-inch pipe, and when lighted the flame rose from 30 to 30 feet above the pipe, with a short pipe the flames ascended to the height of 60 feet. The gas leaves the well with a pressure of 400 pounds to the sounce inch, and with so much force that it has raised a piece of iron weighing three tons more than 100 feet above the

ground is difficult to imagine the magnificent effect of this burning well at night. The noise of the escaping gas which, at the rate of 15,000,000 cubic feet per day, is like the roar of Ningara or like the thunder of a dozen railroad trains, drowning all conversation. On the mights of the first winter it was opened the ground was frozen and the people not being used to it within the radius of a half a mile were disturbed in their slumbers, especially when there was a change of wind. The sound under extraordinary conditions of the atmosphere has been heard fifteen miles away and on a dark night the light reflected on the clouds discerned for fifty miles Howe's Historical Collections of Ohi

BAB'S SUMMER MAIL.

Women Who Are All Ambitious to Become Journalists.

SISTERLY APPEALS FOR HELP.

'Influence" in Politics May Count, But Brains the Only "Pull" in Journal-ism-The Newspaper of To-Day a Powerful Mirror.

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Special Correspondence. In a New Evoland Parm House, Aug. 17.

Once in awhile there comes a oul, glooms sort of a day, and you conclude that nlt on paper. You are more or less re-ieved yourself by this operation, and you re apt to come out of it as bright and heery as the sunshine, which, after all, is behind the clouds. During the long summer days there have been a good many letters coming to mer letters that were pitiful letters over which I grew sad, and yet they were letters from people whom I could not assist. They were all letters from women who wanted to make money with their pers, and they all said, "Won't you use your influence to help me?" Now, my friends, in politics influence may mean a great deal; in newspaper work it is absolutely nothing. You may come with a letter of introduction from the Czar of Russia. You may then be asset to write a letter on hind the clouds. During the long summe You may then be asked to write a letter or Russia and, if it turns out to be a poor one, you will never be asked to write another one for that paper, even if the grand high mogal of the land of China should be your bucker. A so-called "pail" in newspaper offices usually means that you do work that suits them, that you are on time, that you

These women who have writ-ien to me say they can write-beautiful de-scriptive articles. Dear! dear! When we want perfect English—when we want magnificent word pictures—we go to books, and we don't look for landscapes in high colors or in water colors in newspapers; we only look for etchings in black and white. The newspaper of to-day is a looking-glass; it reflects what is going on, and makes the reflection in the clearest and most defined manner, the good newspaper seldom adding to or taking from the truth; consequently marvelous word-slectures about nothing are not cared for. But what is cared for is an curious that is going on in your part of the country, or even a recipe for taking spots off a man's coat, or best of all, an eccasional suggestion as to how to cure yourself of THE POREIGN WOMAN AND HER SPORTING

Sometimes answering letters is very un satisfactory work. One of the women who wrote to me told me she would do anything to earn a little money. I wrote to her and advised her to write a little description of advised her to write a little description of some of the curious customs of her country, for she was a foreigner or some little incident in the life of the royal personages near whom she fired, or a little story that I had heard her tell of a famous ghost that waiked in her neighborhood. Did she do any of these? Certainly not; she sent back word she couldn't consider such trifles, and what she proposed to do was to write a sporting note! I hope she has gotten some money for it—but I doubt it very much. When will women hearn that even to get a diamond you have to stoop nown. It is true you rise up afterward with the prize in your hand, but everything in the world that is worth having requires work, and hard work; requires either a mental or a physical bending of the of the a mental or a physical bending of the

WOMEN JOURNALISTS RELATING THERE PAST WOMEN GOLDNALISTS RELATING THESE PACT EXPENIENCES.

I heard four women who wrote talking the other day, and perhaps what they said will convince the lady who fulled in dress making and housekeeping that all is not gold that glitters in the way of newspaper work. They were talking about the hardest work they ever had to do. One of them, a bright Western woman, said "Last year my husband lost his position; he is a very delicate man, and the ruitroad company that invited him to leave knew when they did this that his chance for vert. company than invited him to leave show when they did this that his chance for get-ting a place in some other office was very doubtful; he came home to me with the news, and after I had consoled him and made him feel that things were brighter than they looked, he went to the door and got the evening mail from our the letter-box. The first letter that I opened fold me my services were no longer required on a paper which had formed the greater part of my income. Understand, they didn't object to my work, I was mad that weight he amount manths It was only that during the summer months they had concluded to close up that depart-ment. I thought I should faint, but I didn't; I laughed tone up that letter, made

There is another letter that says the woman has tried to be a dressmaker, has tried to keep house, and is "afraid she will have to take to writing." She speaks of this as if it were the easiest thing is the world, and the most despicable; she speaks of it as if all she had to do was to walk into a newspaper office, demand the salary of a managing editor, write when she felt like it, and live in luxury ever after. And opened the next one.

ome light remark about that it didn't hint

SHE CHEATED A DETECTIVE STORY IN A NIGHT.
This was a request from an editor that I would write him such a thrilling detective story as he said only I could write. He wanted it by the next day. I sat down and began to write. The prospect was not cheerful, husband without a situation, and ne with \$30 a week right out of my pocket never knew how I wrote that story, and I ion't think anybody can blame me if I made don't think any body can blame me if I made the vitiain an editor. I worked all night over it, and when the morning came I sent it down to the people who had asked for it. The days were mighty gloomy after that, but the detective story caught on, and those people employed me regularly, and when the fall came, the other newspaper wanted me back. What's that somebody said, then' I would not gave gone? Oh, yes, you would, when it meant \$30 a week, and you had an invalid husband. I tell you nd you had an invalid husband. I tell yo one of us know what we will do until the ime comes, but I shall never forget that ong, long night, as I sat writing that story couldn't think of the story itself. I could only think of my trouble, and though I have aughed a good bit about religion. I give you my word that I shall always believe that that story was written for me by som angel, that it was simply my hand that hel the pen, and hers that told it what to say. "My hardest hour," said a small woman whose newspaper work is known far an wide, "I'll tell it to you.

MY HUSBAND WAS DYING. He was twenty-eight years old, and I was nineteen, and we were strangers in a strange land. Because we were so poor, I had been doing some odd sketches here and there for the newspapers, for centle people don't beg; they work. I was sitting beside the bed-side of my husband, expecting every hour hat the breath would go from his body when a messinger came from an office down town with the request that I would write them a funny article of about one thousand words! I looked at my hasband, and then, God help me. I looked at my purse, and I concluded that I had to write that article. So while the boy waited, I held my dying love's hand with my left one, and wrote with my right. And wrote a funny article. I was about an hour and a half doing it, and when I think of it now I see those two dark brown eyes looking at me in an inquiring way. I see that messneger boy waiting, with an expression that was half cur-osity, half sympathy on his face and I see myself with tears rolling down my face working out the funny article. Week after that, when I was all draped in mourn ing, and the man I loved slept that quie sleep which knows no present awakening ignet the editor of that paper, and he said to me. That article of yours was funny enough to kill,' and I said. 'Was it! Well, it nearly did.' But to this day he doesn't

know under what circumstances it was written, and the \$25 that I got for it went to help to get a resting place for the one I

days are all sad ones, and yet they tell me, and I know the CHILDREN ALL OVER THE COUNTRY LAUGH at my merry verses, and are happy in the fairy tales I write for them. You know what I do it for." And they all did. They knew that far up in the peniteutiary, think of it, was a young man who, in a foolish, silly quarrel had struck his friend, and

silly quarrel had struck his friend, and struck him almost unto death, who was sentenced to stay where he was for twenty years; who would be an old man when the came out, for prison life doesn't keep men young. This one woman, working and saving, intended to have money enough when her brother came out for them to go to a new place, among new people, where his past could never be thrown up to him, and where their old days at least might be spent in peace and contentment.

in peace and contentment.

I have told this little story because I want the women who write in that idle, frivolous way about getting work for the newspapers to realize that the woman who tells you all about the fashions, isn't of necessity a mere outterfly herself, that she isn't of necessity doing this work for pleasure, and that nine out of every ten women who are working for newspapers have somebody else to care for beside themselves. Take pleasure in their work? Of course they do. They would be poor workers if they didn't.

THE NEWSPAPER OFFICE A SCHOOL ROOM, And yet they are in a school in which hey learn something every day. They earn, sadly enough, that what suits one edor doesn't suit another. They learn, hally enough, that the average newspaper editor has discovered that encouragement is the best incentive to good work from women. They learn that to be success, they must feel the pulse of the people, and they learn. too, that the womaniness of their work is what makes it valuable. Remember wo-manliness and weakness are not synony-mous. But when an editor wants an article mous. But when an editor wants an article from a woman he prefers it should bear the stamp of her sex, because he is prouty sure then that men will enjoy reading it. It is a school, too, where women get to know how good men are. In all work, there are bad men and bad women, but from personal experience I would like to say, that I think there are more kind men, more sympathetic men, more generous men and more good men among the newspaper fraternity than in any other profession. They see

men, more generous men and more good men among the newspaper fraternity than in any other profession. They see so much of life that they can sympathize with a real sorrow; they see so much of life that they can sympathize with a real sorrow; they see so much of weakness, that they can think of the temptation as well as the sin; and with it all, they see so much of joy, that they have a ready laugh for the jest and a sincere hope for whoever is going to have a good time. "BAB" is GRATEPUL TO THE FRATERNITY. Prejudiced! I am. In favor of the newspaper man. Personally, I only ask one lavor of him. It is a sort of a twin favor. First, that while I am alive ne won't find fault with me because I like him so much; and next, that when I am dead he will refrain from writing an obstract, about me while I am alive I shall be satisfied. I want the sweetness from the abusers box while I am here and can appreciate it, and not when I am cold and still and unhearing. But I can't complain. He has been good to me, and I thank him with all my heart, as he is all this world over, from Texas to Maine from San Francisco to New York. he is all this world over, from Texas to Maine, from San Francisco to New York, whether he is cultor or reporter, printer's

whether he is called or reporter, printer s devil or proofereader, he has been good to me, and I like him.

"LOYE IS IMMORTAL!"

Don't you like the people who like you?
The dor that licks your hand, the friends who greet you warmly, and the little child-ren who gather around you, because they love you so!

love you so?

Don't you like the people who like you?
The father who sees himself in you, the
mother who here you, the sister who cares for you, and the sweetheary who loves you!

Don't you like the people who like you!

The comrade who is always ready to go with
you, the friend who is considerate enough
to remember the book that you will enjoy,
or the neighbor who remembers just what
you like to eat, and sends it to you when
you come borned. on come home!

you come home?

Of course, we all like the people who like us. We would be an ungrateful lot of donkeys if we didn't, and that's why I want the newspaper man to like me, though he may be looking up the state of Blaine's health at Bar Harbor—though he may be inquiring into the custom affairs at 12 Paso—though he may be inquiring into the custom affairs at 12 Paso—though he may be inquiring into the custom affairs at 12 Paso—though he may be inquiring a cill contest. he may be investigating a will contest in San Francisco-or getting his newspaper indicted for something in New York-there is nobody who like him more than Ran-

Chills and Fever. Malaria and Arne. In regular malarious logalities there ated to o are no lies there is just to make many peobad without produc-There will be slight, sations, with flashes of perspiration, achir i breath and stor ach, periodic or neuralgia, nerpor and weakprompt and po the flagging tem of the po malarial remed renovation and enation of the whole For a free book on malarial diseases send s to The Peruna Medicine Com pany, Columbus, Ohio.

He Thought Only of His Family-The road was uneven and there were numerous sharp curves, and as the train was running at a high rate of speed it was anything but comfortable for the passengers. Sometimes it actually seemed as though all the wheels on one side were off

the rail at once.

This didn't serve to put any of the passengers at ease, but it seemed to have a particularly had effect on a little old fellow near the middle of the car. He grow more and more nervous with every jerk of the car, and finally called the porter to him.

"How soon will we reach a place where I can send a dispatch?" he asked. Bout ten minutes, seh," was the

"All right. Bring me a telegraph blank." It was brought and he hastily scribbled the following message to a New York

"Sell all my stock in X, and Z, road at once and at any price you can get." "You don't seem to have much confidence in the road," said the man in the next seat, who had read the dispatch over the little

man's shoulder. 'I haven't." was the terse reply.

"You don't think it has much of a future, apparent v?" "Future be hanged!" returned the little man, "I was thinking of the present and my family."

'Your family!" exclaimed the stranger. "What has your family got to do with it?" "Everything, my friend, everything," exclaimed the little man, "and if you were anything of a financier you'd see it. I've got to ride 200 miles on this road yet, and how would it look for my family to sue the road for damages that if secured would practically come out of my estate? No. sir. I'll allow this dispatch twenty minutes to reach New York, and I'll allow the broker twenty-five minutes to dispose of the stock. If this blamed car keeps the rails for fortyfive minutes more some one else will be stuck for damages if I climb the golden stairs. And if she holds the rails for the whole 200 miles I can buy the stock back if I want it and go back by another road."-

Chicago Tribune. Subscribe for the W

THE BEST WAY.

The other woman said: "My writing SAVINGS BANKS OR LIFE INSUR-ANCE, WHICH?

> Advocates of Both Do a Little Figuring. Follow the Results and Take Your Choice, as Figures Don't Lie.

> "Savings banks are great things," said Mr. Layitup, as he lighted a 'resh eigar

Thanks; don't smoke," said Mr. Phig-

gers, "but life insurance beats em."
"Don't you be too sure about that sonny,"
said Mr. Layitup, "Let me tell you a little

said Mr. Lavitup. "Let me tell you a little story."

"Fire away." said Mr. Phiggers; and so Mr. Lavitup fired away as follows.

"You peoblest a woman named Margaret Williams that lived in my family some lifteen years ago, don't you! We called her Magrie." Phiggers nodded. "Well, her hame when she came to us was Margaret Jones. She was a widow. It was when my daughter now Mrs. Kendnil, was born Phiggers nodded again. "Well, we hail it got quite ready for it, and there was no nurse engaged, so we took the first respectable woman we could find. It was Mangie able woman we could find. It was Marci Jones. She had at the line a little gir about two years old, and attho we didn want to have the child in the house, the mother had no place to send it to she was an Englishwoman, you revolved, and just over, with no friends in this country; so we had to let her bring it along temporarily, as we said at first, but as the child stayed on we all got fond of it and we put off sending it away until the little girl became actually as much a part of the family as the mother was, and she grew up as Mrs. Kendall's li-tic companion and obaymate, and her mother stayed on as children's norse. Well, when

stayed on as children's narse. Well, when Lizze Jones was about nine years old her mother. Magne Jones, took it into her tend to marry again, and that's the way she became Magnie Williams.

"John Williams had been foremen of a smail foundry, and had also been married before and had three sons. He had saved some money and started a blacksmath's shop on his own account, and was all right everyway; but when he got married some life insurace fellow got hold of him and insured his life for \$2500. I advised him to put his money in the savines bank, but he put his money in the savings bank, but be was pig-headed about it, and stuck to the insurance. It turned out right enough however, in his case; for, in mount four however, in his case, for, is about four years, one day in the early spring time, be thought it would be a good idea to cave his force for awhile, where had be got into a washing sweat over the anvil, and life down on the damp ground for a little while to cool off. Then he cooled off into a pneumonta, and next be couled off into his collin. And s Margie came back to us a wistow for the

second time.

"I collected that policy about as quick as
I ever did anything in my 150. As I recoilect it, there were nearly \$400 dividents on
it. That just about paid for burying John. and the rest of the money I divided into the equal parts. I put \$500 into the Emigracias saving banks. I put \$500 into the Emigracias savings banks, 500 into the Union dime savings bank, \$500 into the Union dime savings bank, \$600 into the Greenwich saving bank and \$500 into the Bowery savings bank all to Maccies name but I make but

bank and \$500 into the Bowery savings bank, all in Magyie's name; but I made her give me the books, and promise she would not lease me for any of the money for an object I did not approve of.

"This seems a little bit involved, but you'll see it's coming out all straight.

Lizzie was about thirteen years old at that time, and things run mour for about four years, when she got engaged to be married. Maryle came to me and said she thought she ought to have one of the beels to it out Lizzie to get married and to furnish a little flat for her. I thought that was a good scheme, and I give her the book on the Emigrant Savings Bank. She hadn't drawn the interest, and the nank paid her about—hold on—I've got the exact amount in my memorandum book: I keep these accounts always with me to show the value of counts always with me to show the va-

counts always with me to show the value of a savings bank deposit. The exact sum was \$83.38. So lizzle was launched.

"I suppose you know what happened next. In a little over a year Lazar had a baby. It was a boy, and they called a Walter. Margie came to me for another book. I told ner I thought that was 'ou much, and she ought to zet along with half of it, which she did. She drew half the dividends, too, and that came to—let me see—just \$385.98, and this a little more than paid for the doctor's and other bills and to rig out the baby.

"But Lizzle was never very strong after.

But Lizzie was never very strong after his. She didn't get very well, and lived only bout eighteen months after the baby inth, and then poor Maggie took the other ualf of the deposit in the Segmen's bank which had grown to \$367.13, to bury he

"She lived with us for a while longer, and then the three boys, who had all got work in New York, formed a plan to set in housekeeping together and have Margic keep house for them.

"Of course they must have some money

to furnish an apartment, but after the they agreed to run the concern. So I con-sented that Maggie should draw out the de-posit in the Union Dime. This came to \$778.98, and set them all up in a respectfable that in Third avenue very nicely. There they lived for five years longer, when Mag

"Maggia had made a will, leaving me her executor, and trustee for her grandson Walter. I didn't think it necessary t make any division of the household effects but let the boys have what was left; and they buried Maggie at their own expense. "There were two books left. By Maggie's will I was to keep these books inta-

and hand the money over to Walter to see him up in business when he came of acc. At the time of Magnie's death he was be At the time of staggers of the track of the tween six and seven years old. That's now about fifteen years ago and about six months back I drew the amount of the books in Greenwich and the Bowery banks all together amountingto \$4,934.12, and bought him a half interest with a boss plasterer, to whom he had been appren ficed, and he's doing a good trade and sa-

"Now, look here. There was that \$200 originally—no more. The savings banks took it and they set up Lizzle when she got married with over \$600; they paid the cos of her coefficient and clothing the bas with over \$300; they buried the poor girl paying nearly \$400; they set up Maggie and the three boys housekeeping with nearly \$800, and they put Walter in a good paying business with a cash capital of within a fraction of 5000 more! The total sum made out of the original \$2500 was—to be exact—

Phiggers,
"Yes, for the present," said Mr. Layitup,
"Well, then, I'll ask you a few ques-tions," said Mr. Phiggers, "and after that tions," said Mr. Phiggers, "and after that tions, said all Progers, and after that till do a little becturing invself. I keep a memorandum book, too. How old did you say your friend. John Williams was when that life insurance man got hold of him?" "I didn't say," answered Layfung, "but I can tell you—be was just forty-three." "And when did he die."

"Well lat messe. Hu took that policy in Well lat messe. Hu took that policy in

"And when did he die:
"Well, let me see. He took that policy in
the spring—yes—it was in March, 1850, and
he died—I recollect that date very well, in April, 1862. The policy was paid less that

"All right; now we can drive ahead." said Mr. Philggers. "Come forth, policy holders' vade mecum! Age forty-three plain

"Quarterly premium—\$9.06 per thousand total on \$2500, \$2165 March, April seventeen premiums paid—say \$35.05 all together. Now, I've got the detailed state-ment right here of exactly just such a po-ley, issued by one of the best New York companies in the year 1859—same age—run-ning the same time, but for a different amount. We'll reduce that to the amount of the John Williams policy, and the way cken it, your friend Maggie got in add on to the face value accumulated dividend of \$383.97, making a total payment of \$2.

'Correct," said Mr. Layitup. "Now, then," went on Mr. Phiggers, you take this \$383.97 out of the \$385.05 which John Williams paid in premiums and you have left \$1.08, which is just what his policy cost him, and just what produced to

Maggie \$2500. Your savings banks did firs the life insurance policy. If there had been any life insurance, there would have been any savings banks deposits. I. Maggie couldn't have gone to co-operati housekpeping, or Walter to doing jobs ocilings. Walter would have been handli

country. Water weigh have been familied a frowel to day instead of taking contracts from the city authorities and growing wealthy. The life insurance policy was the beginning and the cause of it all. "Now, suppose John had taken your advice and put his earnines in the savings bank and that life insurance follow hadn't got hold of him, and he hadn't been so pignished." or those unity years. According to solution outsite property the administration. Suppose he limitation our advice and put that \$22,65 every qua-Would have paid on it would have bound a daily suits for Manche and the three boast Amithen Walter could have some bits boarness with what was left over Wash't your street good I see and resmoking a page how. Put that in your page and some set it.

"Well, homory are case. I sumpose has four dilarst these way are booked in fairly last night. You suppose the deposit account right at John's death, when you gift to have brought at way down to War feet younge of Jan. Smith "All right," answers Mr. Phingers, "lett we how that would work. You started a py saving that the divisions on the Hie poots, just about just the divisions on the Hie poots, just about past the expenses of John's as illness and function. I that was \$5.215. Now the total amount of John's deposits to be hadn't been purchashed, at the time of for and the undertaker, and she went in have find left just \$5700 gs. I said in

where the control of austal of \$105,20 to invest in the firm. "Il the howenee company, would have be to just \$10.79.

ome to just \$1.0.79.
"How do you like this statement of the ecount: Savines bank alone, \$1.0.20 avings bank and life insurance combined Bulance in favor of life insurance "Oh, well, Phiczers," objected Layltun

on know that all that's failnelous, John appeared to die: supplies that he has We're not supposing authors. We're

aling with facts, not supposition. And all find it just as I say every time. * This you ever know a man who died aving a policy of insurance on his life to didn't make more money than if n nd not the same amount into a savir We're not paying the men who it and I repeat, in these cases, and eve ly's got to die sometime, the life inance beats, the savings bank every time Try it yourself and you'll find out; or,

you don't, come secutors will."

Mr. Layerup was what is called a sound conservative business man; he had accumulated a large fortune, but he never specified. Mr. Philippers was not a life insurance agent, and he and Layerup had long been friends pession for that reason.

They didn't talk may more insurance on the ship; but about a week after

the shipt but about a week after the muded. Mr. La aup walked into Mr. Ph ner's office and said. "See here, Phaggeare to the conclusion I ought to have out sevents five or one hundred thousan d then Mr. Pluegers invited Mr. Lav. up out to lunch:

A PERFECTLY FITTING COAT.

An Invention Whereby We Shall Never Need to Return for Alterations.

It was a jolly crowd of tailors and de signers that gathered in room 4, the members of the Illinois State Merchant Tailors and Garment Designers' association, S. Bis ceglia, an excitable Italian tailor of Chicago, produced from a long box three wondrovs machines. One after another he spread out on the table the metal sheets, which had to be fastened on the body like plates of armor on a knight errant. He called his ingenious machines adjustable pat terns for drafting garments, trousers and sleeves. James Veale, of Decatur, stripped off his

coat and submitted to Bisceglia's operation. He was fitted with leathern and metal plates until he looked like a horse in harness. The Italian deftly shot sliding bars along the plates until they fitted close to the body. Then he took off his pattern, spread it on a sheet of paper and marked off the lines for a coat. John Lorenz got up and said there seemed to be a loss of time in measuring by the new method. He said it took only two minutes to measure a man ordinarily whereas Bisceglia's operation extended over fifteen minutes. "But, yes," exclaimed the Italian, "a man comes but once to be fitted with my

pattern. I take the measure, it is a per fect fit. You take the measure, the customer must return again to try on the coat before you know it will fit him. But, yes, he comes but once to me and saves the time. The chairman ruled Bisceglia out of or-

der. Charles J. Stone measured the pattern as marked out on the paper and compared it with Veale's own measurement. He found that the Italian tailor had cut a perfect fit, except where he had overmeasured in the front. "But yes," said Bisceglia; "it is my fault.

It is no fault of the invention." George W. Du Nah contended that tallors had not to fit but to drape the human figure, and individual brain work had much to do with the result. C. J. Stone explained that the Italian claimed that his invention gave a set of block patterns that could be graded from twenty to forty, as was neces sary. He claimed that his pattern could be enlarged to any size, according to taste,

and that any customer would not have spend more than fifteen minutes in getting

a perfect fit.-Chicago Herald.

No. 215 .- Enigma in Khyme, I Bred before the flood, ret still and I speak all languages, yet have In desert I was born, ne'er son. Nor ever understood a gramma Fet whom the courtly guilliant call 've as polite a dinicul as he I sympathers with all in for and --Laugh with the merry, with the an-By nature laught mich an object, I ne'er shall contradict whate

No. \$16,- Decapitation Behead a flower of pleasers A useful fluid twill bring be to see Estimal a plant, its adar vice And lot a swain your eye will get

No. 217 -A Zigrag Furi



small pictures. Take me they will make a place of se-

No. 218. Hebenius

I am a word of six letters Re-initial letter and an other of institution is changed into the famous poem. Then remove or letters and there will remain a store to my whole and a permain. No. 219.-An Beurglay

0 0 0 0 0 4 4 6 0 0 0 0 0 0 0 0 10000 a 0 0 0 0 0 0 0 8 H 0 0 0 0 0 11 11

The central vertical represents the of a planet. The apper learning at if "the college or sentingry where the incated." The row of seven, "any agitation of the mind approaching (traction." The row of five 'compaction of the compaction of the co solid state." The row of five, "a terms fact." The row of seven, "the first superance of the sun above the sun are the morning." The row of nine, the .

No. 220.-11. Ent dwil pho, rofm tah gunvo siem stych, Sawsy no het ginland releves. Dan leev nad their teh umtana stint Lameg linfaty hengrot elit stere; Lad runnta shiep of wells het gons Itan tanch eht mese reinfor. Jylu min unje vaho ledpipa yawa,

ence of analysis."

No. 221.-Word Squares. 1. A body of water. 2. A bird, 3 Pirt of a roof. 4. Concerning. 5. Certain leader. L. An animal. 2. To worship. 3. A post. 4. A mistake. 5. Arch looks.

No. 227 .- A Pretty Auggram The scientist, beauting a cheerful refrain With telescope searches the starry demail He spies the Great Bear and the sweet Plaintes The croscout moon trembling above the dark

And Regules, too, scarce seen through the bar And he thinks as he sweeps o'er the g. a) helight.

That for star gazing 'tis a most glorious nic But now in the west there appear is lark. While deep in its bosom the thus less grown The Storm King's abroad! he is mounting

high! He flings his dark bannerath wartibe loss His legions upborne on the wings of the Rush onward, and leave negatives le-And, gaining the zenith, they switty of To blast every hope of our star goods, for Who sulically wards at the wanter he on I'll just go to hed for there ill be no sum stress

No. 223. Buried River 1. As he was crossing the street - ... " wind carried away his har C. If you take the right path a me will meet you. 3. May all good annels ever

4. Evil deeds do not a lways prospe-5. Is not the tiger a cruel bea

Why, a Footstool, to He Sur-My first is a prop, my second's a proparate my whole is a proparate will exclaim, "this is very proper. Will When giving a man an opportunity

using one of your footstools say the him: My first I hope you at a my = in see you are, my whole I know you ar A Variation. Mary had a little pur.
And everywhere would trot him. But she fasied to pay his tat ... - in

And the dog extener got him. Key to the Puzzler. No. 206 - Heads and Tails: Group Har nan. Cross Words: I. Giraffe. 2. E 3, Ottoman. 4. Cleaver. 5, Glasser Exclude. 7, Knuckle, 8, Suffice.

Naughty. 10. Nankeen. 11. Av. 11. Auction. No. 307.-Cross Word: Prim-ruse. No. 305, -A Diamond: C

CAP BAPID RUSTLER CASTILIAN CAPTIVATION PILLAGING DEITIES RAINS 20.0

No. 309 .- A Puzzle for Very Linus Fulks 'Open your heart to the poor. No. 210.—Numerical Enigma "Lack Di

fore you leap. No. 211.-Hidden Buildings: Comes inn, but, shed, born, hotel, house, it is sion, palace, cabin.

No. 312 - Geographical Puzzle: 1 Arstal 2. Bagilad. 3. Caffraria. 4. Havana

No. 213. - Charades: 1. Bondage No. 214.-Hidden Game: 1. Dear. 2 Pub

